

LIBERTY FINANCIAL SERVICES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1130548	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$594	\$548	-7.8%		
Loans	\$295	\$282	-4.5%		
Construction & development	\$4	\$3	-5.0%		
Closed-end 1-4 family residential	\$135	\$128	-4.8%		
Home equity	\$1	\$2	27.4%		
Credit card	\$8	\$8	2.1%		
Other consumer	\$9	\$8	-11.2%		
Commercial & Industrial	\$39	\$33	-15.1%		
Commercial real estate	\$79	\$83	5.4%		
Unused commitments	\$23	\$26	13.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$113	\$72	-36.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$125	\$155	24.0%		
Cash & balances due	\$36	\$15	-56.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$550	\$507	-7.8%		
Deposits	\$538	\$451	-16.1%		
Total other borrowings	\$6	\$49	716.7%		
FHLB advances	\$6	\$49	716.7%		
Equity					
Equity capital at quarter end	\$44	\$41	-7.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.8%	8.0%	--		
Tier 1 risk based capital ratio	12.7%	13.7%	--		
Total risk based capital ratio	13.9%	15.0%	--		
Return on equity ¹	17.6%	26.5%	--		
Return on assets ¹	1.3%	2.0%	--		
Net interest margin ¹	3.7%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	43.7%	113.3%	--		
Loss provision to net charge-offs (qtr)	-79.7%	253.7%	--		
Net charge-offs to average loans and leases ¹	0.8%	4.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	2.8%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	6.2%	3.2%	0.0%	0.0%	--
Home equity	4.0%	0.0%	19.0%	36.4%	--
Credit card	1.2%	1.1%	0.9%	0.8%	--
Other consumer	0.0%	2.4%	1.1%	2.0%	--
Commercial & Industrial	5.4%	11.8%	0.7%	6.2%	--
Commercial real estate	2.4%	0.0%	0.0%	0.0%	--
Total loans	4.5%	2.9%	0.2%	1.1%	